

Form No. 1058.92.SB (10/17/92)
ALTA Residential Loan Policy
Schedule B

SHORT FORM RESIDENTIAL LOAN POLICY ONE-TO-FOUR FAMILY



First American Title Insurance Company

SUBJECT TO THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B BELOW, AND ANY ADDENDUM ATTACHED HERETO, FIRST AMERICAN TITLE INSURANCE COMPANY A CALIFORNIA CORPORATION, HEREIN CALLED THE "COMPANY," HEREBY INSURES THE INSURED IN ACCORDANCE WITH AND SUBJECT TO THE TERMS, EXCLUSIONS, CONDITIONS AND STIPULATIONS SET FORTH IN THE AMERICAN LAND TITLE ASSOCIATION LOAN POLICY (10-17-92), ALL OF WHICH ARE INCORPORATED HEREIN. ALL REFERENCES TO SCHEDULES A AND B SHALL REFER TO SCHEDULES A AND B OF THIS POLICY.

SCHEDULE B EXCEPTIONS FROM COVERAGE AND AFFIRMATIVE ASSURANCES

This policy does not insure against loss or damage (and the Company will not pay costs, attorneys fees or expenses) which arise by reason of the matters set forth below, except to the extent that the Company does insure in accordance with and subject to its terms against loss or damage which the Insured shall sustain by reason of any inaccuracies in the affirmative assurances set forth below, except as limited in any addendum attached hereto:

1. Those taxes and special assessments which become due and payable subsequent to Date of Policy.
2. Covenants, conditions and restrictions, if any, appearing in the public records. This policy insures that the same have not been violated, except that such affirmative assurance does not extend to covenants, conditions and restrictions relating to environmental protection unless a notice of a violation thereof has been recorded or filed in the public records and is not referenced in an addendum attached hereto. Further, this policy insures that future violation of any covenants, conditions and restrictions appearing in the public records, including any relating to environmental protection, will not result in a forfeiture or reversion of title and that there are no provisions therein under which the lien of the insured mortgage can be extinguished, subordinated or impaired.
3. Any easements or servitudes appearing in the public records. This policy insures that none of the improvements encroach upon the easements and that any use of the easements for the purposes granted or reserved will not interfere with or damage the improvements, including lawns, shrubbery and trees.
4. Any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records. This policy insures that the use of the land for residential one-to-four family dwelling purposes is not, and will not be, affected or impaired by reason of any lease, grant, exception or reservation of minerals or mineral rights appearing in the public records and this policy insures against damage to existing improvements, including lawns, shrubbery and trees, resulting from the future exercise of any right to use the surface of the land for the extraction or development of the minerals or mineral rights so leased, granted, excepted or reserved. Nothing herein shall insure against loss or damage resulting from subsidence.
5. This policy insures against loss or damage by reason of any violation, varation, encroachment or adverse circumstance affecting the title that would have been disclosed by an accurate survey. The term "encroachment" includes encroachments of existing improvements located on the land onto adjoining land, and encroachments onto the land of existing improvements located on adjoining land.

This policy consists of Schedule A and Schedule B.

First American Title Insurance Company

BY:

Gary L. Kerfoot

PRESIDENT

ATTEST:

Mark R. Arney

SECRETARY



Chase 00024

**ADDENDUM TO SHORT FORM
RESIDENTIAL LOAN POLICY**

ADDENDUM TO POLICY NUMBER: 320-714475

SCHEDULE B (continued)

In addition to the matters set forth on Schedule B of the Policy to which this addendum is attached this Policy does not insure against loss or damage by reason of the following:

1. Taxes and assessments for the year(s) 2006 plus any penalties and interest which may accrue.
2. Subject to matters of plat of Fowler Estates Subdivision, Addition No. 1, according to the plat thereof as recorded in Plat Book T, Page 40, Public Records of CALHOUN County, AL.
3. Terms, provisions, covenants, conditions, easements, restrictions, charges, assessments, liens and all other matters as may be set forth of record, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.
4. Easement granted to South Central Bell, filed in Book 1507, Page 960, Public Records of CALHOUN County,

FINAL TRUTH-IN-LENDING DISCLOSURE

LENDER: ERA Mortgage

DATE PREPARED: 5/11/2007

LOAN NUMBER: 12830

BORROWER: April L Kennedy

CURRENT ADDRESS: 2513 COLDWATER ROAD, ANNISTON, AL 36201

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
6.403 %	\$ 384,577.04	\$ 305,355.14	\$ 689,932.18

Payments: Your payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due - Monthly Beginning
359 1	1,916.49 1,912.27	07/01/2007 06/01/2037

Demand Features: This obligation does not have a demand feature. This obligation has a demand feature.

Adjustable Rate: This loan does not have a variable rate feature. This loan has a variable rate feature. Disclosure has been provided to you.

Late Charge: If a payment is more than Fifteen (15) days late, you will be charged Five percent (5.00%) of the overdue payment.

Prepayment: If you pay off early you:
 may will not have to pay a penalty.

may will not be entitled to a refund of part of the finance charge.

Security: You are giving us a security interest in: 101 KARIAN COURT OXFORD, AL 36203

The property being purchased.
 The property being refinanced.
101 KARIAN COURT OXFORD, AL 36203

Insurance: Property Insurance or Fire and extended coverage is required as a condition of your loan. In addition, if the property securing this loan is located in a flood hazard area, you will be required to purchase flood insurance. You may obtain insurance from anyone you want that is acceptable to Lender.

Assumption: Someone buying your house may be allowed to assume the remainder of the mortgage on the original terms (subject to certain conditions). Someone buying your house cannot assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about prepayment refunds, penalties, any required prepayment in full before the scheduled date, non-payment and default.

All dates and numerical disclosures except the late payment disclosures are estimates.

This is neither a contract nor commitment to lend.

I/We acknowledge receiving and reading a complete copy of this disclosure.

April L Kennedy 5/15/07 BORROWER/DATE

BORROWER/DATE

BORROWER/DATE

BORROWER/DATE

III. QUESTIONS AND ANSWERS ABOUT "TRUTH-IN-LENDING" STATEMENT

Federal law provides that you receive a "Truth-In-Lending Disclosure Statement." Study it carefully as well as the other information about your loan we gave you. Your loan is an important transaction. Following are some of the most frequently asked questions about the Truth-In-Lending Statement and their answers. Additional information can be obtained from your real estate agent or mortgage loan officer.

Q. What is a Truth-In-Lending Disclosure Statement and Why Do I Receive It?

A. Your Disclosure Statement provides information which Federal law requires us to give you. The purpose of the statement is to give you information about your loan and help you shop for credit.

Q. What is the ANNUAL PERCENTAGE RATE?

A. The Annual Percentage Rate, or APR, is the cost of your credit expressed in terms of an annual rate. Because you may be paying "points" and other closing costs, the APR disclosed is often higher than the interest rate on your loan. The APR can be compared to other loans for which you may have applied and gives you a fair method of comparing prices.

Q. What is the AMOUNT FINANCED?

A. The amount financed is the mortgage amount applied for minus prepaid finance charges and any required deposit balance. Prepaid finance charges include items such as loan origination fee, commitment or placement fee (points), adjusted interest, and initial mortgage insurance premium. The Amount Financed represents a *net* figure used to allow you to accurately assess the amount of credit actually provided.

Q. Does this mean I will get a lower mortgage than I applied for?

A. No. If your loan is approved for the amount you applied for, that's how much will be credited toward your home purchase or refinance at settlement.

Q. Why is the ANNUAL PERCENTAGE RATE different from the interest rate for which I applied? Why is the AMOUNT FINANCED different?

A. The Amount Financed is lower than the amount you applied for because it represents a *net* figure. If someone applied for a mortgage of \$50,000 and their prepaid finance charges total \$2,000, the amount financed would be shown as \$48,000, or \$50,000 minus \$2,000.

The APR is computed from this *lower* figure, based on what your proposed payments would be. In a \$50,000 loan with \$2,000 in prepaid finance charges, and an interest rate of 14%, the payments would be \$592.44 (principal and interest) on a loan with a thirty year term. Since the APR is based on the *net* amount financed, rather than on the actual mortgage amount, and since the payment amount remains the same, the APR is higher than the interest rate. It would be 14.62%. If this applicant's loan were approved he would still receive a \$50,000 loan for thirty years with monthly payments @ 14% of \$592.44.

Q. How will my payments be affected by the Disclosure Statement?

A. The Disclosure Statement only discloses your estimated payments. The interest rate determines what your monthly principal and interest payment will be.

Q. What is the FINANCE CHARGE?

A. The Finance Charge is the cost of credit. It is the total amount of interest calculated at the interest rate over the life of the loan, plus prepaid finance charges and the total amount of mortgage insurance charged over the life of the loan. This figure is estimated on the disclosure statement given with your application.

Q. What is the TOTAL OF PAYMENTS?

A. This figure indicates the total amount you will have paid, including principal, interest, prepaid finance charges, and mortgage insurance if you make the minimum required payments for the entire term of the loan. This figure is estimated on the Disclosure Statement and is estimated in any adjustable rate transaction.

Q. My statement says that if I pay the loan off early, I will not be entitled to a refund of part of the finance charge. What does this mean?

A. This means that you will be charged interest for the period of time in which you used the money loaned to you. Your *prepaid* finance charges are not refundable. Neither is any interest which has already been paid. If you pay the loan off early, you should not have to pay the full amount of the "finance charges" shown on the disclosure. This charge represents an estimate of the full amount the loan would cost you if the minimum required payments were made each month through the life of the loan.

Q. Why must I sign the Disclosure Statement?

A. Lenders are required by law to provide the information on this statement to you in a timely manner. Your signature merely indicates that you have received this information, and does not obligate either you or the Lender in any way.

SIGNATURE/NAME AFFIDAVIT

DATE: May 15, 2007

LOAN #: [REDACTED] 2830

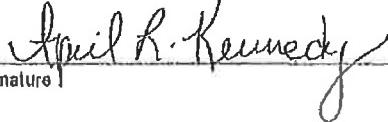
BORROWER: April L Kennedy

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust)

April L Kennedy

(Print or Type Name)

Signature



(If applicable, complete the following.)

I AM ALSO KNOWN AS:

(Print or Type Name)

Signature

and that

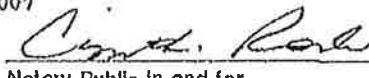
are one

and the same person.

State/Commonwealth of AL
County/Parish of TALLADEGA

Subscribed and sworn (affirmed) before me
this 15th day of May


, 2007

Cynthia Roden

Notary Public in and for
the State/Commonwealth of AL
County/Parish of TALLADEGA

My Commission Expires:

CYNTHIA RODEN
Notary Public, Calhoun County
Alabama State At Large
My Commission Expires
October 11, 2008

3/01

VMP-304 (0103)01

VMP Mortgage Solutions (800)521-7291

511000321081

Chase 00028

2010 CALENDAR

January 2010						February 2010						March 2010						April 2010						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			
17	18	19	20	21	22	23	24	25	26	27	28	29	30											
24	25	26	27	28	29	30																		
31																								
May 2010						June 2010						July 2010						August 2010						
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9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31									
23	24	25	26	27	28	29	30	31																
September 2010						October 2010						November 2010						December 2010						
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2011 CALENDAR

January 2011						February 2011						March 2011						April 2011						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
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May 2011						June 2011						July 2011						August 2011						
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8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
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September 2011						October 2011						November 2011						December 2011						
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18	19	20	21	22	23	24	25	26	27	28	29	30	31											
25	26	27	28	29	30	31																		

2012 CALENDAR

January 2012						February 2012						March 2012						April 2012						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	
8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
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22	23	24	25	26	27	28	29	30	31															
May 2012						June 2012						July 2012						August 2012						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S				
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September 2012						October 2012						November 2012						December 2012						
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9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31									
23	24	25	26	27	28	29	30	31																



**CHASE HOME FINANCE LLC
FAX COVER SHEET**

Date: 8/24/2010

If you do not receive a clear transmission, please call us at: (800) 848-9136

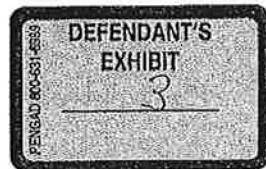
Deliver To: April L. Kennedy **Sent From:** Chase Home Finance LLC (OH4-7302)
3415 Vision Drive
Columbus, OH 43219-6009
(800) 848-9136 Customer Care
(800) 582-0542 TDD / Text
Telephone

Fax: [REDACTED]

Confidentiality Notice:

Per your request, the documents were sent via the fax number provided to Chase Home Finance LLC by you or your representative. If you do not receive any or all of the pages properly, please call us at (800) 848-9136. This transmission is only intended for the use of the individual or entity to which it is addressed, and may contain information that is confidential or privileged under law. If the reader of this message is not the intended recipient, you are hereby notified that retention, dissemination, distribution, disclosure, printing, copying, or use of any of the information contained in or attached to this fax is strictly prohibited. If you received this fax in error, please notify the sender immediately by telephone and destroy the original. Thank you.

Joanne L. Palmera





8/24/2010

Loan Number: [REDACTED] 4276

Requestor:
April L. Kennedy
Fax: [REDACTED]

Borrower Name and Property Address:
April L. Kennedy
101 Karlan Court
Oxford, AL 36203-0000

BREAKDOWN OF AMOUNT OWED

Principal Balance:	\$296,322.00	Late Charge Balance:	\$287.43
Interest from 06/01/2010 to 09/03/2010:	\$4,858.78	Recording Fee:	\$15.50
Escrow Advance Balance:	\$94.87		

Total Amount Secured by Mortgage: \$301,578.58

Faxsimile Fees: \$30.00

Total Amount Owed Including Service Fees: \$301,608.58

Interest Rate: 6.35000%
Per Diem: \$51.55
Monthly Late Charge: \$95.81

Chase Home Finance LLC (CHF) will issue and mail the annual tax and interest statement (substitute form 1098) record at the end of the calendar year. IF THE PROPERTY IS SOLD, PLEASE PROVIDE THE SELLER'S FORWARDING ADDRESS BELOW:

If your Note or Rider requires you to pay a Prepayment Penalty fee and you are obtaining this payoff quote demand for the purposes of selling your property to an unselected third party, please fax a copy of your sales contract to (614) 422-7373. If you have any questions, please contact Customer Care at (800) 848-9136.

The above figures are subject to final verification upon receipt of the payoff remittance by Chase. Except where prohibited, Chase reserves the right to adjust the above figures and refuse any funds which are insufficient to pay the Total Amount Secured by the Mortgage for any reason including but not limited to error in calculation of the Total Amount Secured by the Mortgage, previously dishonored check or money order, stop payment of checks or ACH payments or additional disbursements made by Chase between the date of this payoff statement and the receipt of funds. The Total Amount Secured by the Mortgage, pursuant to this statement, is further conditioned upon:

1. If the payoff remittance is insufficient to pay the Total Amount Secured by the Mortgage, Chase will withdraw funds from the borrower(s) escrow account, if available, to complete such payoff. If sufficient funds are not in the escrow to complete such payoff, the check will be returned with a new quote. Insufficient payoff funds remitted via wire transfer will be returned and a new quote will need to be ordered.
2. All checks that have been tendered to CHF in satisfaction of monthly payments must have cleared the borrower's bank. DO NOT PLACE A "STOP PAYMENT" ON CHECKS previously mailed to CHF or cancel ACH debits by CHF prior to prepayment in full. A late charge fee will be assessed at the close of business if the current payment is not received by 07/16/2010, and a late charge should be added to the Total Amount Secured by the Mortgage if payment is received by CHF after the late charge assessment date. You may call (800) 848-9136 to ascertain the late charge amount.
3. Disbursements of all escrowed items (e.g., hazard, flood and PMI insurance, taxes, etc.) WILL BE PAID FROM ESCROW AS NORMALLY SCHEDULED (up to the date payoff funds are received). It is the responsibility of the borrower(s) and their closing agent (if applicable) to obtain a refund should a double payment of taxes or insurance occur. If you require confirmation of any recent escrow disbursements, please call (800) 848-9136. Any remaining escrow balance or overpayment will be mailed directly to the borrower(s) within thirty (30) business days after processing the funds required to pay the Total Amount Secured by the Mortgage. WE WILL NOT ACCEPT OR PROCESS ESCROW ASSIGNMENTS.
4. Payoff funds should be remitted via wire transfer to: Please note: FUNDS THAT CANNOT BE IDENTIFIED WILL BE RETURNED.

JPMorgan Chase Bank, N.A.

ACCOUNT NUMBER: [REDACTED]

ABA ROUTING NUMBER: [REDACTED]

ACCOUNT NAME: Chase Home Finance LLC Payoff Wire Account

OHI Text: (enter loan number in OHI text field)

WIRE DESCRIPTION MUST INCLUDE CHASE HOME FINANCE LLC LOAN NUMBER, CUSTOMER NAME,

PROPERTY ADDRESS, AND AGENT'S CONTACT INFORMATION

ATTN: PAYOFF PROCESSING

If you are not remitting funds via wire transfer, payoff funds must be in the form of a CASHIER'S CHECK or OFFICIAL BANK CHECK payable and forwarded to:

CHASE HOME FINANCE LLC

ATTN: DEPARTMENT PP-456

3415 VISION DRIVE

COLUMBUS OH 43219

For correct identification and posting, THE CHASE HOME FINANCE LLC LOAN NUMBER MUST BE PROVIDED ON THE PAYOFF CHECK. Please note: FUNDS THAT CANNOT BE IDENTIFIED WILL BE RETURNED.

5. If a recording fee is not included in the Total Amount Secured by the Mortgage, the mortgage/release documents will be returned to the borrower(s) or borrower(s) agent for satisfaction, and any charges for recording the release of lien will be the responsibility of the borrower(s) unless otherwise required by applicable law. Please provide a forwarding address for the borrower(s), when applicable, and the name, address and telephone number of the payer, if different from the borrower(s).

6. You understand and agree that if Chase received and processed a payoff and subsequently is requested to return such payoff funds due to loan recission or for any other reason, unless prohibited by law, Chase will charge a reload fee of \$1,000.00. Said fee must be remitted to Chase before payoff funds will be returned to compensate Chase for its time and costs incurred in rejoining such loan onto its system.

7. Notice to ACH Customers: Chase requires notice at least five (5) business days prior to payoff to cancel your automatic payment deductions. This request can be made at Chase.com or in writing to the following address:

CHASE HOME FINANCE LLC

ATTN: ACH CANCELLATION

PO Box 24696

Mail Code OH4-7302-ACH

Columbus, OH 43224

FAX 614-422-7575

Otherwise, the Chase ACH program will remain in effect until payoff funds are received and the loan is paid in full.

8. If you are paying off your loan as a result of the recent hurricanes, please contact Customer Care at (800) 848-9136 to see if Chase can offer you assistance.

Chase 00032

COPY

Alabama Operations Center
P.O. Box 830815
Birmingham, AL 35282-8727

August 31, 2010

Chase Home Finance LLC
Attn: Department PP-7456
3415 Vision Drive
Columbus, OH 43219

RE: Claim Number: 01-Q276-360
Date of Loss: June 14, 2010

Dear Chase Home Finance:

Enclosed is a draft in the amount of \$301,608.58 for the payoff of loan [REDACTED] 4276. The payment is on behalf of our insured April L. Kennedy. If you have any questions please contact me at the number listed below.

Sincerely,

Sam Woodward
Claim Representative
(256) 390-3424

State Farm Fire and Casualty Company

For your insurance and financial needs, please contact an agent or visit [statefarm.com\(R\)](http://statefarm.com).

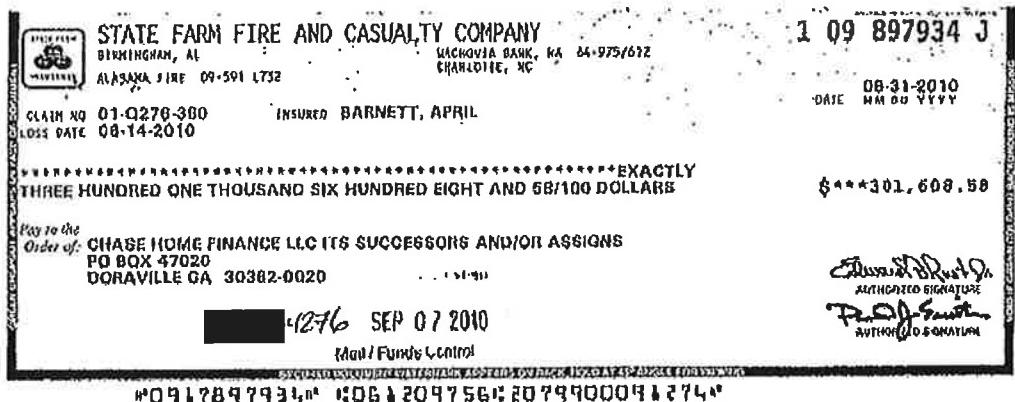


HOME OFFICES: BLOOMINGTON, ILLINOIS 61710

Barnett v. Chase
PL0005

Sam Woodward

From: Erica Richardson
Sent: Tuesday, December 21, 2010 10:14 AM
To: Sam Woodward
Subject: check copy requested



MUST BE ENDORSED BY ALL PAYEES

Bank of America
By [Signature]
RECEIVED RECORDED
TO [Signature]

Prepared by/Recorded and Return To:
RICHELLE MARTINEZ
Chuck Blaine Minne LLC
Reconveyance Services
280 Kansas Lane, Suite A
PO Box 4025
Monroe, LA 71203
Telephone Num 1-866-756-8147
Mobi 10028010443438309
MEIS Phone, if applicable 1-888-679-6317

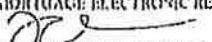
DEED 900 700
Recorded in Above Book and Page
02/16/2011 0915P142 AM
Billy Atkinson
Probate Judge
Talladega County, AL

CORPORATE CANCELLATION

State of Alabama
County of TALLADEGA

The debt made by APRIL L. KENNEDY recorded on May 16, 2007 in VolumeBook 1230 Page 164
Document #A of the Records in the Office of the Judge of Probate of TALLADEGA County, State of Alabama, to
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ERA MORTGAGE
having been paid in full, said debt is hereby fully canceled, this February 7, 2011.

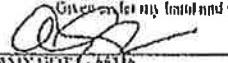
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC


TONIA G ARTHUR
Vice President



State of Louisiana
Parish County of OUACHITA

I, AMY GOTTFRIED, a Notary Public, in and for said Parish/City and State, hereby certify that
TONIA G ARTHUR, whose name is Vice President of MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., is signed in the foregoing release and cancellation, and who is known to me, acknowledged
before me that, being informed of the contents of said instrument TONIA G ARTHUR as such officer and with
full authority, executed the same voluntarily for and in the act of said corporation, on the day the same bears date.

Gave my hand and seal this February 7, 2011

9 AM
AMY GOTTFRIED
Notary Public
LIFETIME COMMISSION

Loan Number: [REDACTED] 1270
County of TALLADEGA
Investor Number: 800
Investor Loan Number: [REDACTED] 0461
Counsel Date: 01-27-11



Recording Fee 15.50
1010L 15.50

Recording Fee 15.50

After
10 JUN

Chase 00033



Chase Home Finance LLC
Attn: Loss Draft Department
Mail Code: OH4-7328
3415 Vision Drive
Columbus, OH 43219
(800) 848-9136

December 16, 2010

April Kennedy
101 Karian Ct
Oxford, AL 36203

Re: Account #XXXXXX4276

Dear April Kennedy:

This letter is confirmation that your loan investor, Fannie Mae, has reached a decision concerning your request to accept the insurance claim funds received in the amount of \$301,608.58 as a settlement for your mortgage loan.

Unfortunately, Fannie Mae has denied your request. Fannie Mae has proposed that you contact the Chase Loss Mitigation department and request to have deed in lieu processed. If you consent to the deed in lieu, the insurance claim proceeds can will be applied to the unpaid principal balance of the loan in order to reduce your debt.

Please contact our Customer Care department at 800-848-9136 and request contact information for the Loss Mitigation department.

Chase's goal is to provide the highest level of quality service to each of our customers. Sincerely,

Lanier Jeffrey
Insurance Specialist
Loss Draft Department

3/26/11



Barnett v. Chase
PL0007

RICE, RICE & SMITH, P.C.

*Attorneys at Law
403 Choccolocco Street
P. O. Box 3267
Oxford, Alabama 36203*

*BRUCE M. RICE
DWIGHT K. RICE
CARRY F. SMITH*

*Phone: (256) 831-0098
Fax: (256) 831-8795
E-mail: vickie@ricerice.com*

December 30, 2010

Chase Home Finance LLC
Attn: Loss Draft Payoff Dept.

Transmitted Via Fax# 1-678-475-8899

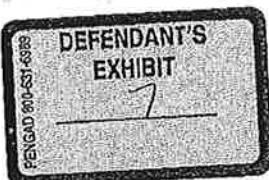
Dear Chase Home Finance:

Please apply the entire amount of my check sent to you August 31, 2010, in the amount of \$301,608.58 to pay off my loan # [REDACTED] 4276, as previously requested per attached statement.

Sincerely,



April Kennedy Barnett



Barnett v. Chase
PL0009



Chase Home Finance LLC
3415 Vision Drive
Columbus, Ohio 43219
(800) 848-9136

January 28, 2011

April Kennedy
C/O Rice, Rice & Smith, P.C.
403 Choccolocco Street
Oxford, AL 36203

Re: Account #XXXXXX4276
Property address: 101 Karian Ct, Oxford AL 36203

Dear April Kennedy:

This letter is in reference to your insurance claim check which we received recently.

We have applied the amount of your claim check to your account as a payoff. The mortgage loan referenced above was paid in full on 1/27/2011.

Chase's goal is to provide the highest level of quality service. If you have any questions, please contact the Insurance Department at (800) 848-9136. You may speak with a Customer Care Specialist, available Monday through Friday from 8:00 a.m. to 5:00 p.m., Eastern Standard Time.

Sincerely,

Lanier Jeffrey
Insurance Specialist
Insurance Department

CC: Bruce Rice



Barnett v. Chase
PL0014

Jason Barnett

From: Julia Blair [Jambla2@aol.com]
Sent: Wednesday, July 07, 2010 6:27 PM
To: Jabjab123@cableone.net
Subject: 101 Karian Court
Attachments: JAB.xls

01-0276-360

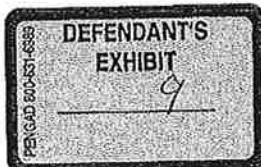
To: Jason and April Barnett
101 Karian Court
Oxford, AL 36203

From: Blair Homes Inc.
349 Castleman Ln
Leeds, AL 35094
205-229-3882

Subject: Rebuild House and Repair Guest House

Mr. Barnett attached you will find the price to replace your home and repair the guest house. The number to replace your house came in under \$115.00 a foot. This is a excellent number to build a house this nice. If I can be of further assistance please let me know. The number to replace your house is \$619,318.00. The guest house repair, blinds in house, and repair the fence is \$12420.00. I am sorry for your loss it can be devastating to go through a loss such as this. If you need to forward this to anyone else you have my approval. Again, if I can help in any way let me know.

Jamie Blair - 205-229-3882



Sheet1

description	rebuild actual	price itemized
lot		0
survey		700
permit		5700
water tap		6500
sewer/septic		650
plan		6500
excavation		4200
footing		9000
walls		29000
conc/found		2200
slab		400
termite		103000
material	Int/ext doors trim/framing	4800
waterproof		2500
gravel		30000
framer		21000
plumber	oil rub bronze fixtures	25000
heat and air		26500
electrician		15000
Insulation		22500
sheetrock	Includes material and labor	17500
brick mason		22000
brick/mortar		2000
sand		10560
hardwood		26000
cabinets		7300
trim labor		5000
tile labor		3500
tile material		20000
painter		3000
marble		6000
countertop	granite for kitchen	8500
appliance		3500
stair parts		2600
roofer		6000
light fix		4000
carpet		3000
shelving		1200
mlrror		800
shower door		5000
fireplace		1200
mantel		3000
gutters		4900
garage door		6000
deck	screen	4500
driveway		500
mailbox		5000
concrete drive		4000
Interest		400
gas		700
power		

01-Q216-360

Sheet1

clean up	6000 includes final
portlet	720
landscape	12000
base sprinkler	2000
pedastel/bombay	650
silt fence/erosion	500
well	0
builder risk	1740
brick llnels/columns/stoops	4000
siding/cornice	4000
sub total	533320
overhead	6000
Profit 15%	79998
grand total	619318

01-Q214-340

LIST OF EXISTING ITEMS AND FURNISHINGS

Blinds	3000
repair fence	1000
repair guest house	6800
sub total	10800
Profit 15%	1620
grand total	12420

O1-#276-360

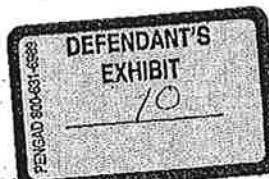
Chris Birchfield Const.

Oxford, AL 36203

(256)239-7412

This estimate, as requested by the Barnett Family, is based on the cost of reconstructing the same house with modern updates and new technology that were not popular or not used over 15 years ago. An example of this is poured concrete walls instead of block for basement, ect. Other examples are available upon request, they apply to nearly every residential trade.

Permits, plans, survey, & insurance-	\$4000
Temp. underground power, water, toilet-	\$1700
Erosion control-	\$300
Lot prep. & grade-	\$3500
Footing layout & dig- includes basement overdig-	\$3200
Footing set grade pins, tie rebar & pour- materials & labor-	\$10500
Basement walls- formed & poured solid- materials & labor-	\$45000
Termite pretreat-	\$400
Basement slab- prep., finish, labor, & materials-	\$9500
Frame labor-	\$29500
Building materials- up to the dry-in stage-	\$98500
Front door allowance-	\$3500
Plumbing- labor \$4500, fixtures \$4000-	\$8500
Roof- materials & labor-	\$9500
Electrical- labor \$14000, fixtures \$6000-	\$20000
HVAC- 2 sep. units, 8 tons ac.-	\$24000
Insulation- R19 walls, R30 attic-	\$4700
Sheetrock- labor \$8700, materials \$8500-	\$18200
Interior painting- labor \$14000, materials \$7800-	\$21800
Cabinets- custom built local-	\$27000
Solid surface tops-	\$17500



SF 0676

01-Q274-340

Tile floors- all baths, kitchen, laundry-	\$10300
Tile shower & door-	\$3700
Hardwood floors- throughout house-	\$22500
Interior trim- crown throughout, 4 1/4 case, 5 1/4 base- labor & material-	\$16200
Fireplace- 50 ft. chimney, nice rock hearth, oak mantle-	\$18500
Exterior brick- labor & materials-	\$21500
Exterior vinyl- soffit only-	\$3800
Exterior dryvit- accents only-	\$1800
Rock exterior- porch walls only-	\$7500
Exterior painting- doors only-	\$450
Gutters-	\$1950
Final grade-	\$2500
Landscape- sod \$4000, plants & labor \$5700-	\$9700
Septic tank- may be damaged from demolition-	\$8700
Security system- upgrade deluxe-	\$2000
Appliances- upgraded-	\$7200
Drop ceilings-	\$3600
Garage doors- 18ft, & 10 ft-	\$2700
Garage slab- labor & materials-	\$2100
Driveway & sidewalks- est. 45 yds., labor & materials-	\$6750
Porch slabs- front & back-	\$2100
Clean up- initial clean & final clean, no demo.-	\$2200
Rough iron- front only-	\$750
Steps- 8 brick treads-	\$1800
Dirt- est. 12 loads-	\$1400
Irrigation-	\$2500
Closets & bath acc.-	\$1800
Staircase- oak everything- labor & materials-	\$12000

01-QP276-340

Waterproof basement walls- spray tar only due to solid walls, with warranty-	\$1200
Guest house repairs-	\$4500
Fence repairs-	\$1250
Company margin-	\$52000
Company Expense & overhead-	\$6000
Total estimated construction cost-	\$603750

From the builder:

I am deeply sorry for the loss and tragedy your family has suffered. If there is anything me or my family can do to help you in this time don't hesitate to ask. Also, thank you for the opportunity to assist in the construction of your new home. Even if someone else gets the job, you know I will still help anyway I can.

Good luck, and enjoy your soon to come new home.

Chris Birchfield

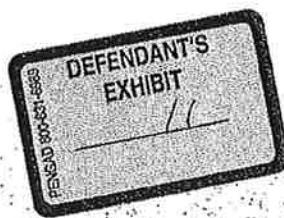
01-0676-360

CONSTRUCTION PROPOSAL

Bradshaw & Pitts, LLC

July 9, 2010
Jason and April Barnett House
101 Karian Court
Oxford, Alabama 36203

Bradshaw & Pitts, LLC
P.O. Box 3154
Oxford, Alabama 36203
1-256-310-6651- 1-256-237-9089



01-0276-360

PROPOSAL

July 9, 2010

Contractor:

Bradshaw & Pitts, LLC
P.O. Box 3154
Oxford, Alabama 36203
Company License Number
1-266-310-6651

Project:

Jason and April Barnett House
101 Karian Court
Oxford, Alabama 36203

SCOPE OF WORK:

Replacement Costs of Burned Home

SPECIAL CONDITIONS:

Excludes Demolition

TOTAL BASE PRICE: \$590,660.71

BASE PRICE INCLUDES:

PROJECT TOTALS

*01-0224-340***Div. 1 - GENERAL REQUIREMENTS**

01000 - Building Permits/Plans/Surveying/Insurance	\$4,400.00
01002 - Misc. Labor	\$2,500.00
01500 - Temporary Facilities and Controls	\$1,250.00
01511 - Temporary Electricity	\$1,050.00
01518 - Temporary Water	\$150.00
01523 - Sanitary Facilities	\$570.00
01540 - Construction Aids	\$525.00
01542 - Construction Equipment and Tools	\$3,725.00
01560 - Temporary Barriers and Enclosures	\$150.00
01740 - Cleaning (Progressive and Final)	\$4,823.15
SUBTOTAL Div. 1 - GENERAL REQUIREMENTS	\$19,143.15

Div. 2 - SITE WORK

02000 - Site Work	\$1,500.00
02300 - Grading/Excavation	\$1,892.00
02316 - Backfilling	\$1,731.25
02362 - Termite Control	\$350.00
02370 - Erosion and Sedimentation Control	\$350.00
02540 - Septic Tank	\$5,500.00
02621 - Foundation Draining Piping	\$587.50
02750 -Concrete Driveway	\$8,400.00
02751 - Concrete Pads and Walks	\$1,128.00
02800 - Guest House Repairs	\$4,080.00

01-0274-360

02813 - Lawn Sprinkling and Irrigation	\$2,750.00
02820 - Repair Fence	\$1,500.00
02830 - Retaining Walls.	\$3,850.00
02900 - Landscaping/Cut Trees/Replace	\$11,250.00
02919 - Spread Topsoil at Backfilled Areas	\$500.00
SUBTOTAL DIV. 2 - SITE WORK	\$45,368.75

DIV. 3 - CONCRETE

03230 - Anchor Bolts	\$125.00
03300 - Continuous Footings	\$4,280.00
03301 - Slab Foundations	\$4,716.25
03302 - Basement Walls	\$22,405.00
SUBTOTAL DIV. 3 - CONCRETE	\$31,526.25

DIV. 4 - MASONRY

04211 - Brick	\$24,889.00
04880 - Masonry Fireplace	\$8,500.00
SUBTOTAL DIV. 4 - MASONRY	\$33,389.00

DIV. 5 - METALS

05100 - Steel Lintels/Misc. Steel	\$1,915.00
05310 - Steel Decking at Porch	\$225.00
SUBTOTAL DIV. 5 - METALS	\$2,140.00

DIV. 6 - CARPENTRY

06000 - Framing Labor and Equipment	\$25,966.50
06100 - Rough Carpentry	\$2,750.00

01-Q274-360

06110 - Wood Framing Materials	\$45,000.00
06130 - Screened Porch	\$6,385.00
06200 - Finish Carpentry	\$15,000.00
06220 - Millwork - Interior Trim	\$14,236.50
06410 - Interior Cabinetry	\$28,700.00
06411 - Siding/Cornice	\$4,220.00
06430 - Stairs	\$3,975.00
SUBTOTAL DIV. 6 - CARPENTRY	\$146,233.00

Div. 7 - THERMAL AND MOISTURE

07100 - Waterproofing & Dampproofing	\$3,807.00
07200 - Thermal Protection - Insulation	\$12,693.15
07300 - Roof Shingles	\$5,350.00
07130 - Felt	\$275.00
07600 - Flashing and Sheet Metal	\$375.00
07714 - Gutters and Downspouts	\$2,200.00
07920 - Caulking and Sealants	\$250.00
SUBTOTAL DIV. 7 - THERMAL AND MOISTURE	\$24,950.15

Div. 8 - DOORS AND WINDOWS

08101 - Exterior Doors	\$7,060.00
08210 - Interior Doors	\$4,075.00
08310 - Attic Access Door	\$275.00
08360 - Garage Door / Overhead Door	\$5,000.00

01-Q274-340

08710 - Door Hardware	\$1,500.00
08500 - Windows	\$16,500.00
SUBTOTAL Div. 8 - DOORS AND WINDOWS	\$33,410.00

Div. 9 - FINISHES

09250 - Gypsum Wallboard	\$18,478.95
09300 - Ceramic Tile.	\$7,065.00
09640 - Wood Flooring	\$8,925.00
09680 - Carpet	\$3,024.00
09720 - Wallpaper and Wallcoverings	\$2,500.00
09900 - Paints and Coatings	\$12,437.00
SUBTOTAL Div. 9 - FINISHES	\$52,429.95

Div 10 - SPECIALTIES

10000 - General	\$5,000.00
10300 -Fireplace	\$5,500.00
10810 - Toilet Accessories	\$1,000.00
10820 -Mirrors	\$616.00
10822 - Tub and Shower Accessories	\$900.00
10830 - Laundry Shelving/Accessories	\$275.00
10900 - Closet Shelving Allowance	\$1,750.00
SUBTOTAL Div 10 - SPECIALTIES	\$15,041.00

Div. 11 - EQUIPMENT

11451 - Appliances	\$6,500.00
SUBTOTAL Div. 11 - EQUIPMENT	\$6,500.00

*01-Q274-340***Div. 12 - FURNISHINGS**

12491 - Blinds	\$3,500.00
12493 - Ext. Shutters	\$500.00
SUBTOTAL Div. 12 - FURNISHINGS	\$4,000.00

Div. 13 - SPECIAL CONST.

13850 - Security System	\$2,300.00
SUBTOTAL Div. 13 - SPECIAL CONST.	\$2,300.00

Div. 15 - MECHANICAL

15100 - Plumbing	\$17,300.00
15720 - HVAC	\$23,000.00
SUBTOTAL Div. 15 - MECHANICAL	\$40,300.00

Div. 16 - ELECTRICAL

16100 - Electrical	\$18,568.75
16500 - Light Fixtures	\$6,000.00
SUBTOTAL Div. 16 - ELECTRICAL	\$24,568.75

COMPANY OVERHEAD & MARGIN

Company Overhead	\$5,906.61
Company Margin	\$88,599.11
SUBTOTAL COMPANY OVERHEAD & MARGIN	\$94,505.71

Grand Total	\$590,660.71
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01-0274-360

PROPOSAL

July 9, 2010

Contractor:

Bradshaw & Pitts, LLC
P.O. Box 3154
Oxford, Alabama 36203
Company License Number
1-256-310-6651

Project:

Jason and April Barnett House
101 Karian Court
Oxford, Alabama 36203

SCOPE OF WORK:

Repair guest house

SPECIAL CONDITIONS:

Excludes Demolition

TOTAL BASE PRICE: \$9,440.00

PRICE INCLUDES:

Remove, dispose, and replace roof; remove, dispose, and replace vinyl soffit; remove, dispose and replace door and casing; remove, dispose, and replace shutters; paint; and minor repairs as needed. Includes overhead and markup.

listing MLS Sheet

MLS #: 120018266
 Status: TMP
 Type: SINGLE FAMILY
 Address: 101 Karter Court
 City: Oxford
 ZIP: 36203
 Area: OXFORD
 Agent: Sanders, Donna - (256)591-6285; HRA King Real Estate - (256)831-5456

Class: RESIDENTIAL
 Price: \$389,900
 For Sale

GARG.CAP: TWO
 GARG.TYP: GA
 ACRBAGIE: U1A
 BSMT: FB
 STYLE: 2S
 POOL: NONE
 SQFTG: 3000+

General

Asking Price: \$389,900
 Number of Acres: 0.00
 POSSESSION: CLOSING
 ENTERED BY: Lucy
 COMMISSION TO SELLING OFF: 3.5
 OWNER'S NAME: Whitley
 SUBDIVISION: Windwood Estates
 Listing Date: 12/05/2006
 Expiration Date: 12/05/2007
 SHOWING INSTRUCTIONS: APPT ONLY
 LOCK BOX SERIAL NUMBER: 0
 YEAR BUILT:

LIVING RM/DINING RM-DINING ROOM LVL: M
 LIVING RM/DINING RM-DINING ROOM SIZE: 12 x 14
 KITCHEN/FAMILY RM-KITCHEN LEVEL: M
 KITCHEN/FAMILY RM-KITCHEN SZ: 16 x 12
 KITCHEN/FAMILY RM-FAMILY ROOM LVL: M
 KITCHEN/FAMILY RM-FAMILY ROOM SIZE: 30 x 16
 MASTER BRD/ BEDRM 2-MASTER BRDRM LAVIL: U

MASTER BRD/ BEDRM 2-BEDROOM 2 LEVEL:
 MASTER BRD/ BEDRM 2-BEDROOM 1 LEVEL:
 MASTER BRD/ BEDRM 2-BEDROOM 2 SIZEL:
 BEDROOM 3/BEDROOM 4-BEDROOM 3 LEVEL:
 BEDROOM 3/BEDROOM 4-BEDROOM 3 LEVEL:
 BEDROOM 3/BEDROOM 4-BEDROOM 4 LEVEL:
 STUDY/GARAGE-GARAGE LEVEL:
 BREAKFAST RM/STORAGE-BREAKFAST ROOM SIZE:
 BREAKFAST RM/STORAGE-BREAKFAST ROOM SIZE:
 REC ROOM/SUN ROOM-SUN ROOM LVL:
 RRC ROOM/SUN ROOM-SUN ROOM SIZE:
 LOT SIZE:
 DHEO BOOK:
 PAGE:
 PARCEL#:

LOT #:
 BLOCK:
 LEGAL:
 DIRECTIONS:
 DIRECTIONS:
 Original Price:
 DOM: 2

01-QZ16-340

Lot 4 Windwood Estates 1st Addition
 Hwy 71 S. at 11th Station, then R on Denley Rd, R
 on Woodridge, 2nd L on Karter, House In could
 \$389,900

Features

* CONSTRUCTION	FLOORS cont.	* FIREPLACE	* EXTERIOR cont.
BRICK	TILE	ONE	PORCH-SCREENED
* EXTERIOR TREATMENTS	CERAMIC	GAS LOG	LANDSCAPING
VINYL	COOLING	MASONRY	* EXTERIOR FEATURES
BRICK	CENTRAL HLEC	BENCH	GUTTERS
* WATER	* WINDOW TREATMENTS	CHAIN LINK	PATIO
CITY	BLINDS STAY	PRIVACY	PORCH SCREENED
SEWER	* HEATING	WOOD	LANDSCAPING
SEPTIC	GAS	* INTERIOR	* OUTBUILDINGS
* WATER HEATER	* LAUNDRY	MULTI PTONLINES	GUEST HOUSE
GAS	UPPK LEVEL	CABLE	
* WINDOW	* APPLIANCES	SATELLITE	
DOUBLE PANE	STOVE	GARAGE DOOR OPENER	
VINYL CLAD	OVRN	WALK-IN CLOSET	
* ROOF	DISHWASHER	JACUZZI TUB	
SHINGL-E-COMP	MICROWAVE	SECURITY SYSTEM	
* FLOORS	REFRIGERATOR	* EXTRIOR	
CARPET		PATIO	
VINYL		PORCH	
HARDWOOD			

Financial

PROPERTY TAX:	1100	INSURANCE:	1100
---------------	------	------------	------

Remarks

This home is in pristine condition. Is move in perfect. 1 yr BRA Home Warranty is included. Sq. Ft. per tax record-does not include the brick self contained teen/guest suite which is stated at approx. 950/- sq. ft. Teen/Guest suite features ... (cont'd)

Addendum

*REMARKS CONT'D: full bath, walk-in closet and 35x24 living area. Custom kitchen with ceramic tile is open to sunroom and oversized breakfast area. Sunken family room includes stacked rock fireplace, massive built in shelving, and lots of windows with transoms. All of the rooms in this home are large plus a full unfinished basement. Amenities and space for the whole family.

CALL LISTING AGENT FOR APPT. LISTING AGENT MUST BE PRESENT TO SHOW.

LOT SIZE: 35.3 x 166.08 x 287.6 x 162.14 x 185.4

This information is deemed reliable, but not guaranteed.

12/06/2006 04:44 PM

SF 0690

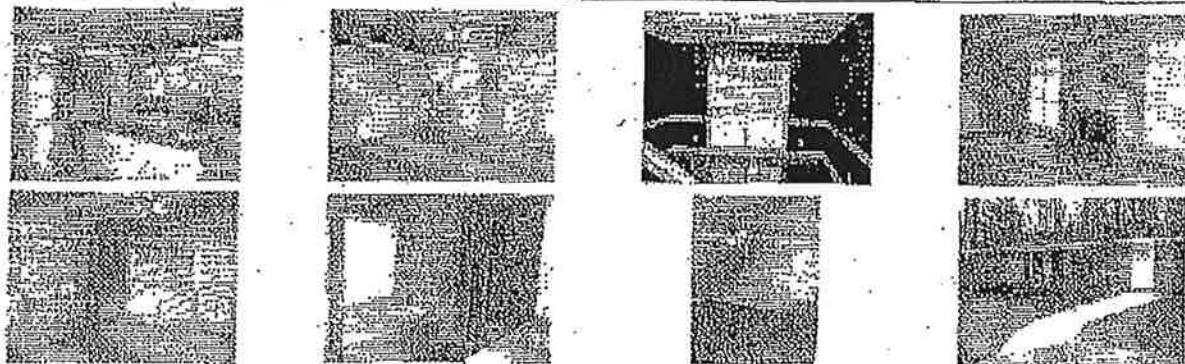
Fax sent by : 2568472753

STATEFARMALEXANDRIA

07-22-10 09:40 Pg: 2/2

Additional Pics

Continued for MLS# 120018266



01-Q274-360

This information is deemed reliable, but not guaranteed.

12/06/2006 04:44 PM

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SF 0691

Customer Information		Coaster Company Fine Furniture	
		Furniture	
		Fair-Tone	
		3224 Highway 260	
		Chestnut Ridge, NY 10504	
		208-378-3277-7111	
		208-378-4238 - Fax	
		Customer Information	
Name / Address		Billing Address	
Name:		Name:	
Address:		Address:	
Phone:		Phone:	
Order Information		Order Number:	
Product Description		Product Description	
Quantity		Quantity	
Unit Price		Unit Price	
Sub Total		Sub Total	
Tax		Tax	
Grand Total		Grand Total	
Comments		Comments	



Cochrane Company, Ptns

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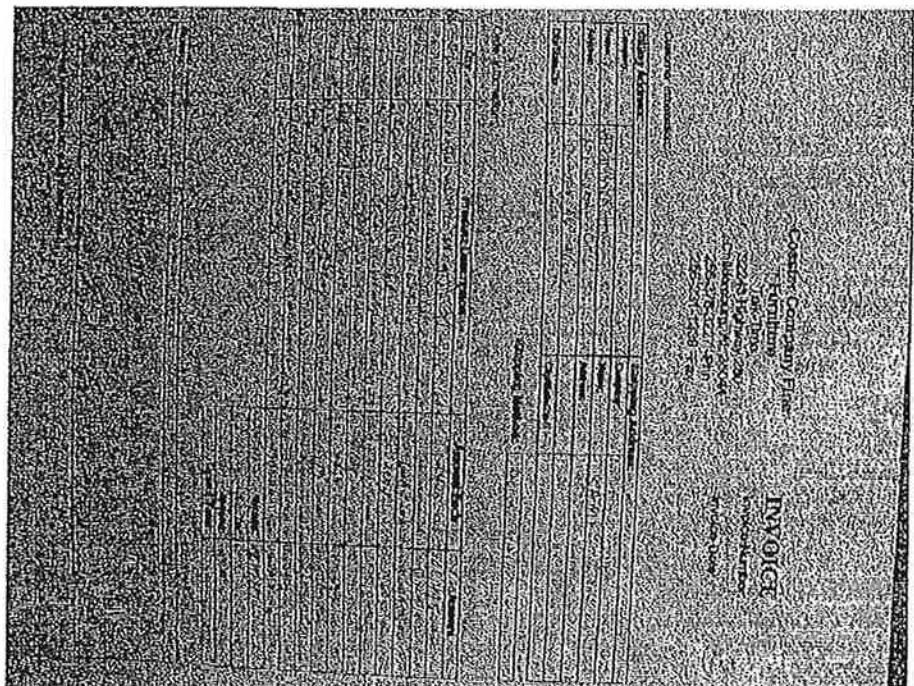
Tall-Tripe
322-3 48-May 280
Clydeburne, AL 35044
TSC 372-2077

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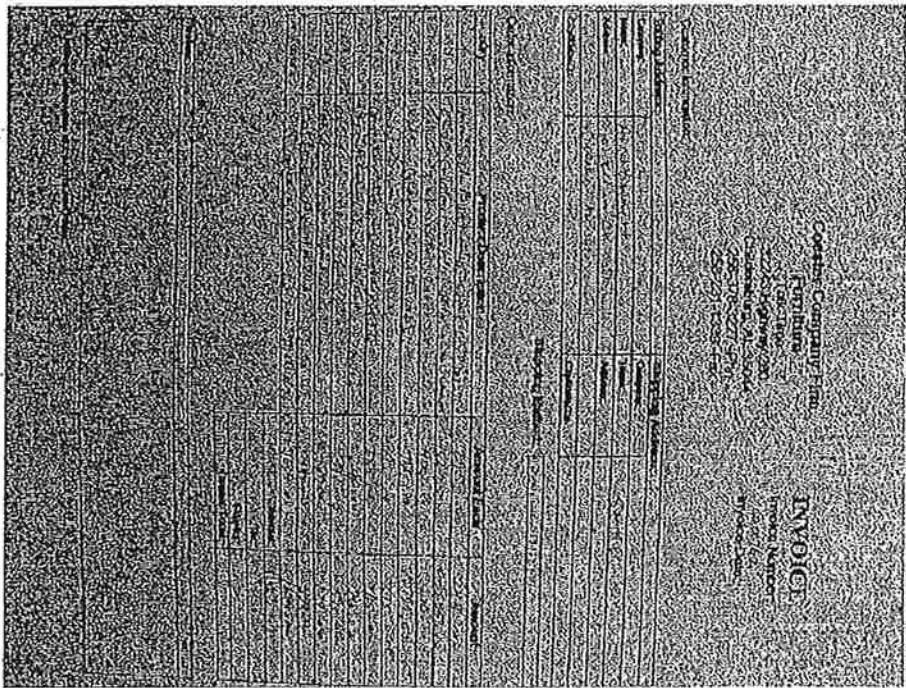
Subject	Topic	Content	Source
Democracy	Definition	A political system where power is held by the people and exercised through elected representatives.	Dictionary.com
Democracy	History	The concept of democracy has evolved over time, with ancient Greek city-states like Athens being one of the earliest known examples.	History.com
Democracy	Forms	There are various forms of democracy, including direct democracy (where citizens vote directly on issues) and representative democracy (where citizens elect representatives to make decisions on their behalf).	Encyclopedia Britannica
Democracy	Advantages	Advantages of democracy include promoting individual rights, encouraging participation, and providing a platform for political expression.	Investopedia
Democracy	Disadvantages	Disadvantages of democracy can include the potential for mob rule, inefficiency, and the influence of special interest groups.	Investopedia

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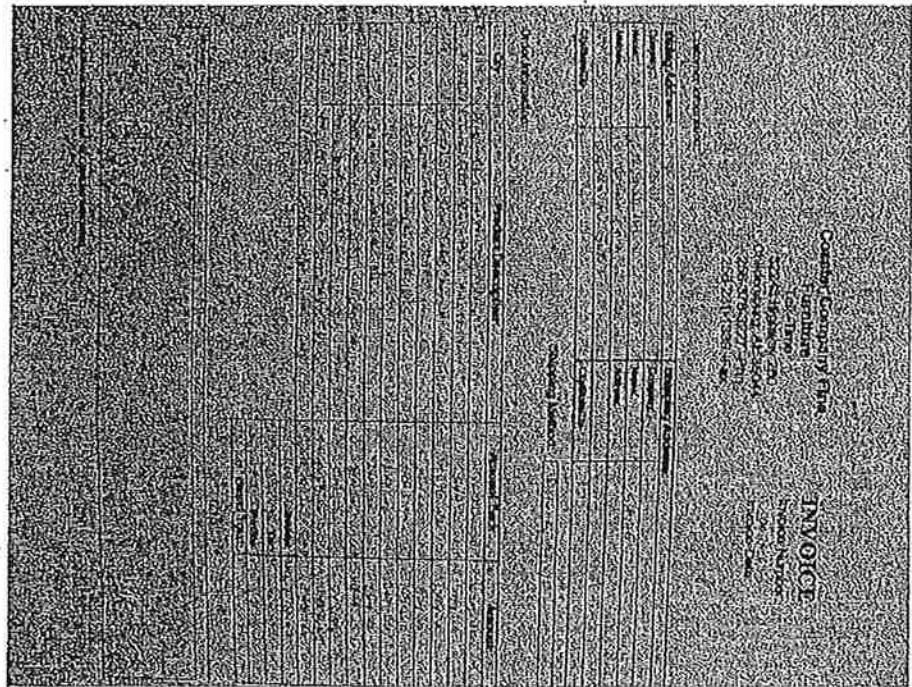
Date	Name	Age	Gender	Physical Examination		Vital Signs		Blood Tests		Urine Tests		Other		
				Height	Weight	BP	Pulse	Temp	Hb	Urea	SGPT	SGOT	Urin	Others
10/10/2023	John Doe	25	M	5'10"	180 lbs	120/80 mmHg	60 bpm	98.6°F	13.5 g/dL	15 mg/dL	45 U/L	35 U/L	++	Normal
10/10/2023	Jane Smith	28	F	5'5"	150 lbs	130/85 mmHg	70 bpm	98.2°F	12.8 g/dL	18 mg/dL	55 U/L	40 U/L	++	Normal
10/10/2023	Mike Johnson	32	M	5'9"	175 lbs	125/80 mmHg	65 bpm	98.4°F	13.2 g/dL	16 mg/dL	48 U/L	38 U/L	++	Normal
10/10/2023	Sarah Williams	27	F	5'4"	145 lbs	135/85 mmHg	75 bpm	98.1°F	12.9 g/dL	17 mg/dL	52 U/L	42 U/L	++	Normal
10/10/2023	David Lee	35	M	5'11"	190 lbs	128/82 mmHg	62 bpm	98.3°F	13.1 g/dL	19 mg/dL	50 U/L	41 U/L	++	Normal
10/10/2023	Amy Green	29	F	5'6"	160 lbs	132/84 mmHg	72 bpm	98.5°F	13.0 g/dL	18.5 mg/dL	49 U/L	39 U/L	++	Normal
10/10/2023	Chris Brown	30	M	5'10"	170 lbs	127/81 mmHg	64 bpm	98.7°F	13.3 g/dL	17.5 mg/dL	47 U/L	43 U/L	++	Normal
10/10/2023	Linda White	33	F	5'7"	155 lbs	138/86 mmHg	74 bpm	98.2°F	12.7 g/dL	19.5 mg/dL	51 U/L	44 U/L	++	Normal
10/10/2023	Robert Black	38	M	5'12"	185 lbs	129/83 mmHg	63 bpm	98.4°F	13.4 g/dL	20 mg/dL	53 U/L	46 U/L	++	Normal
10/10/2023	Emily Grey	31	F	5'5"	158 lbs	134/87 mmHg	73 bpm	98.6°F	12.6 g/dL	18.8 mg/dL	50.5 U/L	45.5 U/L	++	Normal
10/10/2023	James Green	36	M	5'11"	178 lbs	126/82 mmHg	65 bpm	98.9°F	13.2 g/dL	18.2 mg/dL	49.5 U/L	44.5 U/L	++	Normal
10/10/2023	Karen Blue	34	F	5'6"	162 lbs	131/85 mmHg	71 bpm	98.8°F	12.9 g/dL	19.2 mg/dL	52.5 U/L	43.5 U/L	++	Normal
10/10/2023	Mark Red	37	M	5'13"	188 lbs	128/84 mmHg	62 bpm	98.5°F	13.5 g/dL	20.5 mg/dL	54.5 U/L	45.5 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	152 lbs	133/86 mmHg	75 bpm	98.7°F	12.8 g/dL	19.8 mg/dL	53.5 U/L	44.5 U/L	++	Normal
10/10/2023	Matthew Orange	39	M	5'10"	182 lbs	127/83 mmHg	64 bpm	98.3°F	13.3 g/dL	18.5 mg/dL	51.5 U/L	43.5 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	165 lbs	136/88 mmHg	72 bpm	98.9°F	12.7 g/dL	19.7 mg/dL	50.8 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	180 lbs	129/85 mmHg	63 bpm	98.6°F	13.4 g/dL	20.2 mg/dL	53.8 U/L	45.8 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	157 lbs	132/84 mmHg	74 bpm	98.2°F	12.6 g/dL	19.1 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	179 lbs	125/82 mmHg	66 bpm	98.8°F	13.1 g/dL	18.7 mg/dL	51.2 U/L	43.2 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	163 lbs	134/87 mmHg	73 bpm	98.5°F	12.9 g/dL	19.3 mg/dL	52.8 U/L	43.8 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	187 lbs	128/84 mmHg	62 bpm	98.4°F	13.5 g/dL	20.8 mg/dL	54.2 U/L	45.2 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	153 lbs	131/85 mmHg	76 bpm	98.7°F	12.8 g/dL	19.6 mg/dL	53.2 U/L	44.2 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	168 lbs	137/89 mmHg	71 bpm	98.9°F	12.7 g/dL	19.9 mg/dL	52.8 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	183 lbs	126/83 mmHg	65 bpm	98.6°F	13.2 g/dL	18.9 mg/dL	53.5 U/L	44.5 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	158 lbs	133/84 mmHg	75 bpm	98.2°F	12.7 g/dL	19.4 mg/dL	52.5 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	177 lbs	124/82 mmHg	67 bpm	98.8°F	13.0 g/dL	18.6 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	164 lbs	135/86 mmHg	72 bpm	98.5°F	12.9 g/dL	19.5 mg/dL	52.4 U/L	44.4 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	186 lbs	127/84 mmHg	63 bpm	98.3°F	13.4 g/dL	20.7 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	154 lbs	132/85 mmHg	77 bpm	98.7°F	12.6 g/dL	19.7 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	169 lbs	138/90 mmHg	70 bpm	98.9°F	12.5 g/dL	19.8 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	184 lbs	125/83 mmHg	66 bpm	98.6°F	13.1 g/dL	18.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	159 lbs	134/84 mmHg	76 bpm	98.2°F	12.8 g/dL	19.3 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	178 lbs	123/82 mmHg	68 bpm	98.8°F	13.3 g/dL	18.5 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	166 lbs	136/88 mmHg	71 bpm	98.5°F	12.9 g/dL	19.4 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	188 lbs	126/84 mmHg	64 bpm	98.3°F	13.5 g/dL	20.9 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	155 lbs	133/85 mmHg	78 bpm	98.7°F	12.7 g/dL	19.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	170 lbs	139/91 mmHg	73 bpm	98.9°F	12.6 g/dL	20.0 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	185 lbs	124/83 mmHg	67 bpm	98.6°F	13.0 g/dL	18.7 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	160 lbs	135/84 mmHg	77 bpm	98.2°F	12.9 g/dL	19.2 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	179 lbs	122/82 mmHg	69 bpm	98.8°F	13.4 g/dL	18.4 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	167 lbs	137/88 mmHg	72 bpm	98.5°F	12.8 g/dL	19.3 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	189 lbs	127/84 mmHg	65 bpm	98.3°F	13.6 g/dL	21.0 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	156 lbs	134/85 mmHg	79 bpm	98.7°F	12.8 g/dL	19.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	171 lbs	140/92 mmHg	74 bpm	98.9°F	12.7 g/dL	20.1 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	186 lbs	125/83 mmHg	68 bpm	98.6°F	13.2 g/dL	18.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	161 lbs	136/84 mmHg	78 bpm	98.2°F	12.9 g/dL	19.5 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	180 lbs	123/82 mmHg	66 bpm	98.8°F	13.3 g/dL	18.3 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	168 lbs	138/88 mmHg	71 bpm	98.5°F	12.7 g/dL	19.4 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	187 lbs	126/84 mmHg	63 bpm	98.3°F	13.7 g/dL	21.2 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	157 lbs	135/85 mmHg	79 bpm	98.7°F	12.7 g/dL	19.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	172 lbs	141/93 mmHg	75 bpm	98.9°F	12.6 g/dL	20.2 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	188 lbs	127/84 mmHg	65 bpm	98.6°F	13.4 g/dL	18.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	162 lbs	137/84 mmHg	79 bpm	98.2°F	12.8 g/dL	19.6 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	181 lbs	124/82 mmHg	67 bpm	98.8°F	13.5 g/dL	18.1 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	169 lbs	139/88 mmHg	73 bpm	98.5°F	12.9 g/dL	19.5 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	189 lbs	128/84 mmHg	64 bpm	98.3°F	13.8 g/dL	21.4 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	158 lbs	136/85 mmHg	79 bpm	98.7°F	12.7 g/dL	19.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	173 lbs	142/94 mmHg	76 bpm	98.9°F	12.6 g/dL	20.3 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	189 lbs	129/84 mmHg	66 bpm	98.6°F	13.6 g/dL	18.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	163 lbs	138/84 mmHg	79 bpm	98.2°F	12.9 g/dL	19.7 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	182 lbs	125/82 mmHg	68 bpm	98.8°F	13.4 g/dL	18.5 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	170 lbs	140/88 mmHg	74 bpm	98.5°F	12.8 g/dL	19.4 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	190 lbs	130/84 mmHg	65 bpm	98.3°F	13.9 g/dL	21.6 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	159 lbs	137/85 mmHg	79 bpm	98.7°F	12.7 g/dL	19.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	174 lbs	144/95 mmHg	77 bpm	98.9°F	12.6 g/dL	20.2 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	190 lbs	131/84 mmHg	67 bpm	98.6°F	13.7 g/dL	18.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	164 lbs	139/84 mmHg	79 bpm	98.2°F	12.9 g/dL	19.5 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	185 lbs	126/82 mmHg	69 bpm	98.8°F	13.3 g/dL	18.3 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	168 lbs	138/88 mmHg	75 bpm	98.5°F	12.7 g/dL	19.2 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	191 lbs	132/84 mmHg	66 bpm	98.3°F	13.8 g/dL	21.8 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	160 lbs	138/85 mmHg	79 bpm	98.7°F	12.7 g/dL	19.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	175 lbs	146/96 mmHg	78 bpm	98.9°F	12.6 g/dL	20.4 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	191 lbs	133/84 mmHg	68 bpm	98.6°F	13.8 g/dL	18.9 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	165 lbs	140/84 mmHg	79 bpm	98.2°F	12.9 g/dL	19.6 mg/dL	52.4 U/L	44.2 U/L	++	Normal
10/10/2023	Christopher Green	36	M	5'11"	186 lbs	127/82 mmHg	70 bpm	98.8°F	13.4 g/dL	18.4 mg/dL	51.8 U/L	43.8 U/L	++	Normal
10/10/2023	Stephanie Blue	34	F	5'6"	172 lbs	141/88 mmHg	76 bpm	98.5°F	12.8 g/dL	19.3 mg/dL	52.2 U/L	44.2 U/L	++	Normal
10/10/2023	Matthew Orange	37	M	5'13"	192 lbs	134/84 mmHg	69 bpm	98.3°F	13.9 g/dL	22.0 mg/dL	54.4 U/L	45.4 U/L	++	Normal
10/10/2023	Samantha Purple	32	F	5'7"	162 lbs	142/85 mmHg	79 bpm	98.7°F	12.7 g/dL	19.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Elizabeth Yellow	35	F	5'8"	176 lbs	148/97 mmHg	79 bpm	98.9°F	12.6 g/dL	20.5 mg/dL	52.4 U/L	44.8 U/L	++	Normal
10/10/2023	Stephen Pink	38	M	5'12"	192 lbs	135/84 mmHg	71 bpm	98.6°F	13.9 g/dL	18.8 mg/dL	53.4 U/L	44.4 U/L	++	Normal
10/10/2023	Julia Brown	33	F	5'5"	166 lbs	143/84 mmHg								



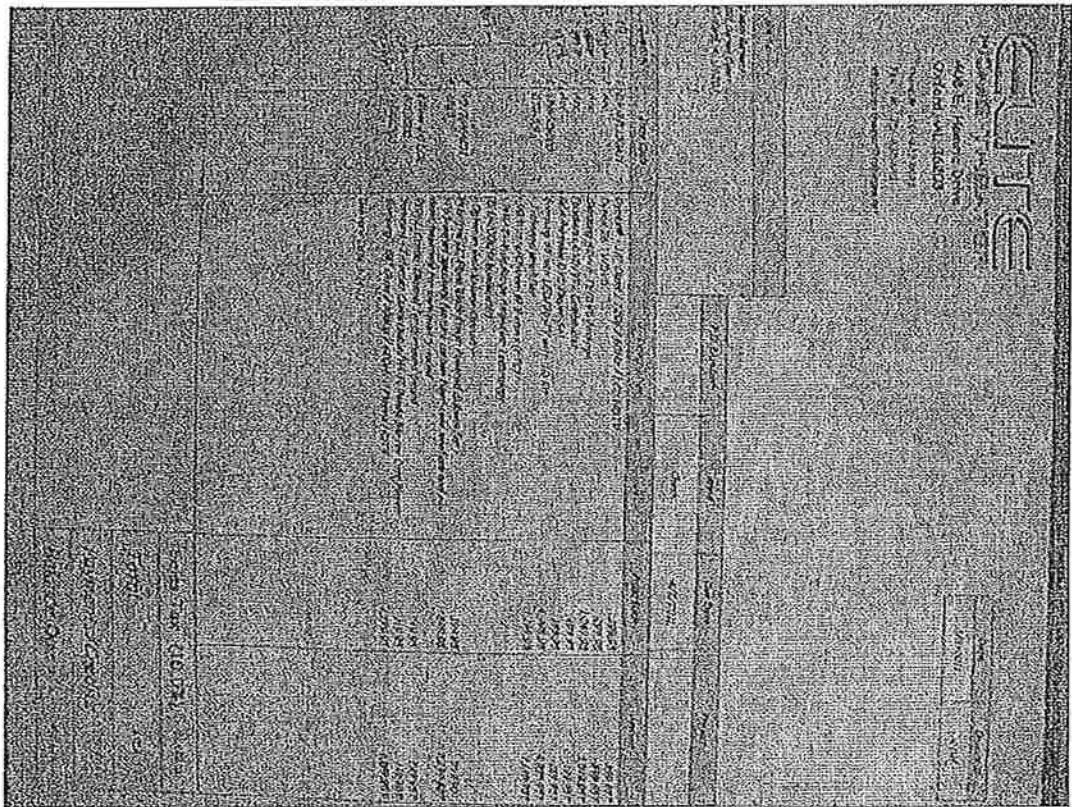
SF 0197

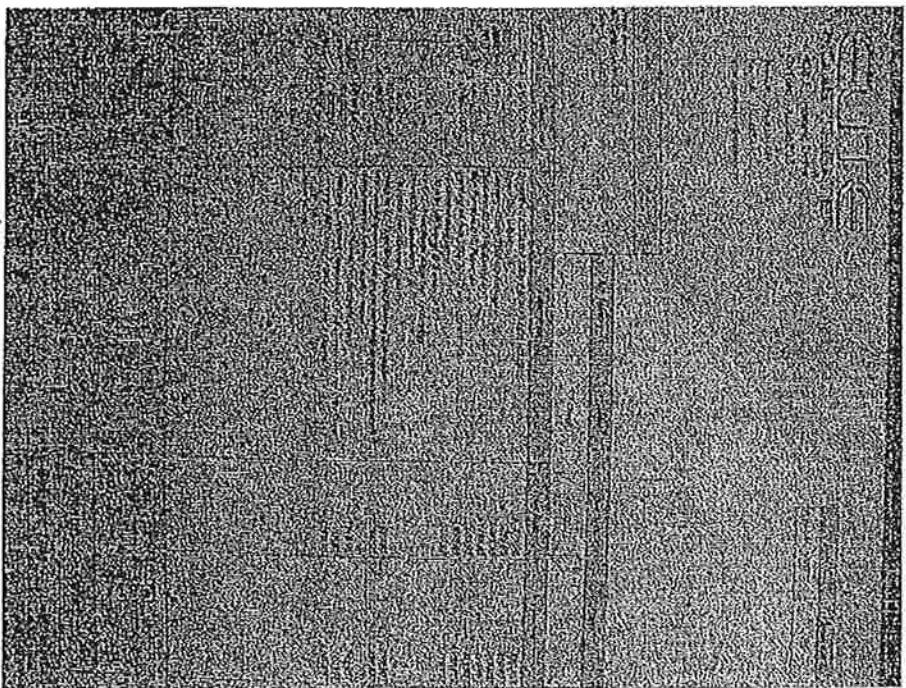


SF 0198



SF 0199





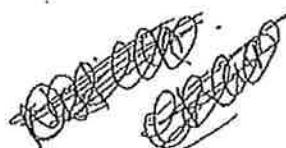
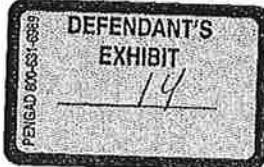
SF 0201

11874

Department of the Treasury - Internal Revenue Service

Notice of Federal Tax Lien

Form 669 (Y)(c) Rev. February 2004	For Optional Use by Recording Office				
Area Small Business/Self Employed Area #5 Local Unit Phone#: (000) 913-6050	Serial Number 79455541X				
<p>As provided by section 6321, 6322, and 6323 of the Internal Revenue Code, we are giving a notice that taxes (including interest and penalties) have been assessed against the following-named taxpayer. We have made a demand for payment of this liability, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.</p>					
<p>Name of Taxpayer JASON K APRIL X BARNETT</p>					
<p>Residence 101 KARIAN CT OXFORD, AL 36203</p>					
<p>IMPORTANT RELEASE INFORMATION: For each assessment listed below, unless notice of the lien is filed by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release or discharge in accordance with section 6325(e).</p>					
Kind of Tax (a)	Tax Period Ending (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Filing (e)	Unpaid Balance of Assessment (f)
1040	12/31/2000	[REDACTED]	11/30/2009	12/30/2019	\$ 25956.25
Place of Filing Judge of Probate Talladega County Talladega, AL 35161				Total	\$ 25956.25
<p>This notice was prepared and signed at <u>NASHVILLE, TN</u>, on this,</p> <p>the <u>17th</u> day of <u>June</u>, <u>2011</u>.</p> <p>Signature <u>J. H. Gentry</u> Title <u>NCB SBSE</u> No. <u>(800) B29-3903</u> 25-00-0008</p> <p>For <u>FRED BANKS</u></p> <p>(NOTE: Certificate of officer authorized by law to make acknowledgement is not essential in the validity of Notice of Federal Tax Lien Rev. Rul. 71-460, 1971-2 C.B. 409)</p> <p>Part I • Kept By Recording Office</p> <p>Form 669(Y)(c) (Rev. 2/2004) GSA, HQ 00235A</p>					



Chase 00029

Chase Home Finance LLC (FL5-7734)
PO BOX 44090
Jacksonville, FL 32231-4090

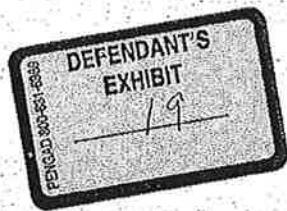


August 27, 2010



2-740-49914-0019983.004-2-011-000:000-000

APRIL L. KENNEDY
101 KARIAN CT
OXFORD, AL 36203-3514



Acceleration Warning (Notice of Intent to Foreclose)

Account: [REDACTED] 4276 (the "Loan")

Property Address: 101 KARIAN CT
OXFORD, AL 36203 (the "Property")

Dear Mortgagor(s):

Under the terms of the Mortgage or Deed of Trust ("Security Instrument") securing your Loan, Chase Home Finance LLC ("Chase") hereby notifies you of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 07/01/2010.
2. As of 08/27/2010, total monthly payments (including principal, interest, and escrow if applicable), late fees, NSF fees, and other fees and advances due under the terms of your loan documents in the total amount of \$4,577.67 are past due. This past-due amount is itemized below. If applicable, your account may have additional escrow amounts that have been paid out and are due on the Loan. If you have any questions about the amounts detailed below, please contact us as soon as possible at (800) 848-9380.

Total Monthly Payments	\$4,290.24
Late Fees	\$287.43
NSF Fees	\$0.00
Other Fees and Advances*	\$0.00
Amount Held in Suspense	\$0.00

**Other Fees and Advances include those amounts allowed by your Note and Security Instrument. If you need additional information regarding the fees, please contact us at the number provided below.*

3. Action required to cure the default: You must pay the total amount set forth in Paragraph 2 within thirty-two (32) days from the date of this notice in order to cure this default.
4. If you fail to cure the default within thirty-two (32) days from the date of this notice, Chase will accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving

advances, declare all sums secured by the Security Instrument immediately due and payable, and commence foreclosure proceedings, all without further notice to you. If this happens, Chase will be entitled to collect its expenses incurred in pursuing the remedies provided in the Security Instrument, which may include, but not be limited to, allowable foreclosure/attorney fees, and other expenses permitted by your loan documents or applicable law.

5. If permitted by your loan documents or applicable law, you have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale. However, the amount required to reinstate may be higher than what is owed under Paragraph 2 above due to additional fees and charges that we are entitled to collect under the Loan, including attorney fees related to any foreclosure action we initiate.
6. The total amount due under Paragraph 2 above is required to be paid in the form of a cashier's check or certified funds and should be remitted to:

Regular Mail: Chase Home Finance LLC
PO BOX 9001871
Louisville, KY 40290-1871

Overnight Mail: Chase Home Finance LLC
6716 Grade Lane - Building 9
Louisville, KY 40213-1407

Except as required by law, we are under no obligation to accept less than the full amount owed. If you send us less than the full amount owed, we may in our sole discretion apply such partial payment to your Loan without waiving any default or waiving our right to accelerate the Loan and continue with foreclosure proceedings in accordance with Paragraph 4 above.

7. If you are unable to pay the amount past due, Chase has a variety of loss mitigation programs that might help you resolve your default and keep your home; however, we need to talk with you to discuss these options and determine which of them might be appropriate for your circumstances. Please call us as soon as possible at (800) 848-9380.
8. While the Loan remains in default, we will perform certain tasks to protect our interest in the Property, including visits to your Property at regular intervals during the default. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this Loan on time. You should anticipate that any costs incurred by Chase will be added to the amount you now owe if permitted by your loan documents or applicable law.

Chase offers homeownership counseling services to borrowers in some areas. Counseling is also available through a variety of nonprofit organizations experienced in homeownership counseling and approved by the Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling HUD toll-free at (800) 569-4287.

Sincerely,
Collections Department
Chase Home Finance LLC
(800) 848-9380
(800) 582-0542 TDD / Text Telephone

Enclosures

1. Federal Trade Commission Pamphlet

2. Homeowner's Assistance Brochure

An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (800) 848-9380 to discuss your options. The longer you delay the fewer options you may have.

Colorado customers may contact the Colorado Foreclosure hotline at (877) 601-4673 or a Chase Loss Mitigation specialist at (800) 446-8939 to discuss alternatives to Foreclosure.

Illinois Customers: You may have recently received a "Grace Period Notice" that is required under Illinois law allowing you thirty (30) days to obtain approved housing counseling. The notice provided that if you obtained housing counseling from an approved housing counseling agency, you may be entitled to an additional thirty (30)-day grace period. The law does not require us to wait until the end of any additional thirty (30)-day grace period before sending you this thirty (30)-day demand letter. If you have obtained an additional thirty (30)-day grace period, you still have the full additional thirty (30) days from the date we receive notice from an approved housing counseling agency that the agency is working on a plan to resolve the delinquency before we will commence legal action.

New York Customers: We recently sent you a notice that is required under New York law that you are at risk of losing your home due to delinquency, and that you have several options available to you that may help you keep your home. The notice provided that if the delinquency was not resolved within ninety (90) days from the date that notice was mailed, we may commence legal action against you. The law does not require us to wait until the end of the ninety (90)-day period before sending you this thirty (30)-day demand letter. You still have the full ninety (90) days from the date that notice was mailed to resolve the delinquency before we will commence legal action.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

R160

Barnett v. Chase
PL0004

From: April Kennedy <kennedy1133@hotmail.com>
Subject: FW: Your mortgages
Date: April 14, 2011 12:24:27 PM CDT
To: dwgrimesleyjr@me.com
► 1 Attachment, 140 KB

Bubba let me know if this comes thru this is an email from the guy at LSI I also have another which is a rejection letter because of foreclosure I will send it to you also thx

From: kennedy1133@hotmail.com
To: vickie@rjcercesmith.com
Subject: FW: Your mortgages
Date: Thu, 17 Feb 2011 14:01:46 -0500

Subject: Your mortgages
Date: Thu, 17 Feb 2011 13:52:59 -0500
From: MSaltzman@mortgage-plus.com
To: Kennedy1133@hotmail.com

April, Jason-

Please take a look at the below print screen concerning your old mortgages. It appears that Chase and your 2nd mortgage holder have made grave errors while reporting your payment history. You will need to contact them immediately to find out what they are doing---call me at 678-507-3075 when you can.

Thank you.

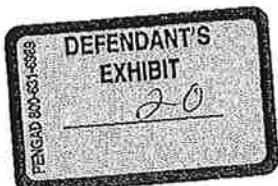
File Edit View Document Tools Window Help

NOTING RECORD INFORMATION FOUND

CREDIT HISTORY
Accounts Under Applicant

Credit Grantor	Date Rptd	Credit Highest	Present Status			Historical Status			Data Source	ECOA
			Balance	Monthly Pymt Amt	Account Type -MOP	MR	Times Past Due			
CHASE MTG [REDACTED]	02-11	308000	N/A	2146	M-8 REPO/FCL	45	01 01 04	EFX 181FM01268	XPN	APP1
REAL ESTATE MORTGAGE 380 MON CONTACT MEMBER FOR STATUS FANNIE MAE ACCT			Activity: PYMT 06-10						TUC	
REAL ESTATE MORTGAGE FORECLOSURE FRCL 02-11 PAID			Pymt Hist: 02-11 8605-32111111111111111111							
			Lates: 4x90+; 1-1, 12-10, 11-10, 10-10; 1x6							
			0-9-10; 1x30-8-10							
			Add'l Dates: FRCL 02-11; LACT 07-10; PYMT							
			06-10							
CCO MORTGAGE CORP. [REDACTED]	10-10	38500	CLOSED	0	M-1 CURRENT	41	01 01 00	EFX 830FH00937	XPN	APP1
REAL ESTATE MORTGAGE PAID - CREDIT LINE CLOSED			Activity: CLSD						TUC	
REAL ESTATE MORTGAGE PAID CLOSED			Pymt Hist: 10-10 13211111111111111111							
			Lates: 1x60-9-10; 1x30-9-10							
			Add'l Dates: LACT 06-10; PYMT 06-10							
			Last 3 08-10							
Supplement										
Group Total Accounts			Balance							
			2149							

END OF DEROGATORY ITEMS



Barnett v. Chase
PL0018

Regards,

Michael Saltzman
Mortgage Coordinator
LSI Mortgage Plus- A *LendingTree Preferred Partner*
Toll Free: 866-667-8669 ext. 3075
Direct: 678-507-3075
www.Mortgage-Plus.com

Check Out Our "A" Rating at the Better Business Bureau

<http://www.bbb.org/BBBBusinessReviews/BBB-Business-Reviews/LSI-Mortgage-Plus-A-Truth-Oz-20001005>

LSI Mortgage Plus is a national mortgage banker. Our company philosophy is simple: focus on the customer. I will take time to understand your situation, wants and needs and recommend the most suitable loan options. I offer the ultimate in customer service, consistency and pricing. I expect that every customer will be 100% satisfied with their experience.

You can count on me to:

- 1.) Provide the best possible program.
- 2.) Promptly return phone calls.
- 3.) Communicate with you almost every day on your loan.
- 4.) Close on time with no surprises.

Face

6

**5313
04.13**

453

From: (303) 226-8101
Chase Fulfillment Services
Chase Fulfillment Services
710 S Ash St Ste 200
MS: Initial App 2d
Glendale, CO 80246

Origin ID: HAIA

Ship Date: 12 APR 11
Act Weight: 1.0 LB
CLID: 102353449WSX22200

FedEx®
Express

E

Delivery Address Bar Code

LLNBF01ETP85814B55A0C956889047763



11115112222225

BILL/THIRD PARTY

Ref #:

Invoice #:

PO #:

Dept #:

SHIP TO:
APRIL L KENNEDY

101 KARIAN CT

OXFORD, AL 36203

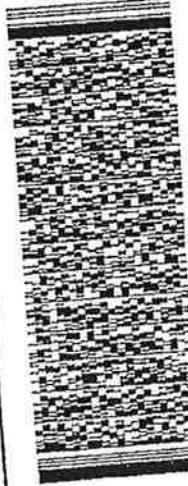
WED - 13 APR A2
STANDARD OVERNIGHT
RES

TRK# 7946 3849 5313
0201

AL-US

36203

BHM



XX ANBA



SOLO356NATERS

PERIOD 600-601-602



PO BOX 469030
GLENDALE, CO 80246-9030

APRIL 11, 2011

APRIL L KENNEDY
101 KARIAN CT
OXFORD, ALABAMA 36203

Response To Your Request For A Loan Modification
Account Number: [REDACTED] 4276
Property Address: 101 KARIAN CT
OXFORD, ALABAMA 36203

Dear APRIL L KENNEDY:

Thank you for your recent request for a mortgage modification through the Making Home Affordable (MHA) Program. At Chase, we will do everything we can to make your mortgage payment affordable and help you keep your home.

The first thing we need to do is see if you qualify for an MHA modification. Here's what you need to do now:

- Read the instructions.
- Sign and complete the documents enclosed.
- Gather ALL the information listed.
- Return EVERYTHING required in the FedEx Envelope provided -- before APRIL 26, 2011. For faster service, you can FAX your information using the Fax Cover Sheet found at the back of this package.

Please don't delay; the longer you wait the fewer options you have. Take the time to read all the enclosures carefully -- and complete ALL the steps outlined in the Instructions and provide ALL the documents indicated on the Required Documents list. We will not be able to evaluate your request until we have all of the required information.

We will send you a letter confirming that we have received all of your information within 10 days of receipt. If you qualify, we will set up a Trial Period Plan with lower monthly payments -- and work with you to modify your mortgage loan permanently. We will also see if you might qualify for other special assistance programs that we can offer, such as a refinance, even if you don't qualify for a modification. Don't hesitate to contact us at the number provided below if you have any questions. At Chase, we value you as a customer and want to help you keep your home.

Sincerely,

Homeowner Assistance Department
(866) 550-5705
(800) 582-0542 TDD / Text Telephone



MODIFICATION REQUEST INSTRUCTIONS

In order for us to evaluate your request, you must complete the enclosed packet and FedEx or fax it to Chase with the required documentation. Please keep a copy for your records.

This packet contains the following items that must be completed, in full, and signed in all required places, in order for your evaluation request to be completed in a timely manner:

1. **Required Documentation for Borrower and Co-Borrower Checklist –**
Detailed list of the documents you must send to us in addition to the enclosures in the packet
2. **Request for Modification and Affidavit (RMA) –**
Information about your property, loans, income, etc., as well as details on the circumstances that have made it difficult for you to stay up-to-date with your mortgage payments
3. **4506T Request for Transcript of Tax Return Form –**
Allows Chase to receive a transcript of your tax return to verify income information
4. **Dodd-Frank Certification –**
The federal government now requires that all borrowers seeking assistance under the Making Home Affordable (MHA) Program complete and sign the enclosed Dodd-Frank Certification.

If you need any assistance completing this packet please contact us at (866) 550-5705.

Please send the completed packet as well as all required documentation to Chase in the FedEx ENVELOPE PROVIDED.

Call FedEx at 1-800-463-3339 for pick-up or take your documents to the nearest FedEx drop box.



An important reminder for all our customers: As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (866) 550-5705 to discuss your options. The longer you delay, the fewer options you may have.

We are a debt collector.

During the MHA eligibility evaluation, if your home has not yet been referred to foreclosure, we will not refer it to foreclosure. However, you may continue to receive collection and other legal notices that are required to be sent prior to the filing of a foreclosure. If your loan was previously referred to foreclosure, we will not sell it at a foreclosure sale, subject to applicable law and judicial rules that may limit our ability to prevent or cancel any pending sale. **NOTE: If your initial request for evaluation was received less than seven (7) business days prior to a scheduled sale, we are not required to complete the evaluation for HAMP.** Please be aware that during the evaluation period, the foreclosure process may continue at the same time. You may receive foreclosure and/or eviction notices – delivered to you by mail or in person - or you may even notice steps being taken to proceed with a foreclosure sale of your home. **Do not ignore any foreclosure notices.** While we will not conduct a sale of your home during evaluation (subject to applicable law), to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you have any questions about the foreclosure process and the evaluation of your modification request, contact us at (866) 550-5705.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.



Making Home Affordable Program
Request For Modification and Affidavit (RMA)



REQUEST FOR MODIFICATION AND AFFIDAVIT (RMA) page 1

COMPLETE ALL FOUR PAGES OF THIS FORM

Loan I.D. Number 4276

Servicer CHASE HOME FINANCE LLC

Borrower's name APRIL L KENNEDY	Co-borrower's name
Social Security number [REDACTED]	Date of birth
Home phone number with area code [REDACTED]	Home phone number with area code
Cell or work number with area code [REDACTED]	Cell or work number with area code

I want to:	<input type="checkbox"/> Keep the Property	<input type="checkbox"/> Sell the Property	
The property is my:	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment
The property is:	<input type="checkbox"/> Owner Occupied	<input type="checkbox"/> Renter Occupied	<input type="checkbox"/> Vacant
Mailing address 101 KARIAN CT, OXFORD, ALABAMA 36203	E-mail address		
Property address (if same as mailing address, just write same) 101 KARIAN CT, OXFORD, ALABAMA 36203			

Is the property listed for sale? <input type="checkbox"/> Yes <input type="checkbox"/> No Have you received an offer on the property? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of offer _____ Amount of offer \$ _____ Agent's Name: _____ Agent's Phone Number: _____ For Sale by Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	Have you contacted a credit-counseling agency for help? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, please complete the following: Counselor's Name: _____ Agency Name: _____ Counselor's Phone Number: _____ Counselor's E-mail: _____
Who pays the real estate tax bill on your property? <input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by condo or HOA Are the taxes current? <input type="checkbox"/> Yes <input type="checkbox"/> No Condominium or HOA Fees <input type="checkbox"/> Yes <input type="checkbox"/> No \$ _____ Paid to: _____	Who pays the hazard Insurance premium for your property? <input type="checkbox"/> I do <input type="checkbox"/> Lender does <input type="checkbox"/> Paid by Condo or HOA Is the policy current? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of Insurance Co.: _____ Insurance Co. Tel #: _____

Have you filed for bankruptcy? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 13 Has your bankruptcy been discharged? <input type="checkbox"/> Yes <input type="checkbox"/> No Bankruptcy case number: _____	Filing Date: _____		
Additional Liens/Mortgages or Judgments on this property:			
Lien Holder's Name/Servicer	Balance	Contact Number	Loan Number
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

HARDSHIP AFFIDAVIT

I (We) am/are requesting review under the Making Home Affordable program.

I am having difficulty making my monthly payment because of financial difficulties created by (check all that apply):

<input type="checkbox"/> My household income has been reduced. For example: unemployment, underemployment, reduced pay or hours, decline in business earnings, death, disability or divorce of a borrower or co-borrower.	<input type="checkbox"/> My monthly debt payments are excessive and I am overextended with my creditors. Debt includes credit cards, home equity or other debt.
<input type="checkbox"/> My expenses have increased. For example: monthly mortgage payment reset, high medical or health care costs, uninsured losses, increased utilities or property taxes.	<input type="checkbox"/> My cash reserves, including all liquid assets, are insufficient to maintain my current mortgage payment and cover basic living expenses at the same time.
<input type="checkbox"/> Other: _____	
Explanation (continue on back of page 3 if necessary): _____	



INCOME/EXPENSES FOR HOUSEHOLD			Number of People In Household:
<i>Monthly Household Income</i>		<i>Monthly Household Expenses/Debt</i>	<i>Household Assets</i>
Monthly Gross Wages	\$	First Mortgage Payment	\$ Checking Account(s)
Overtime	\$	Second Mortgage Payment	\$ Checking Account(s)
Child Support / Alimony / Separation ²	\$	Insurance	\$ Savings/ Money Market
Social Security/SSDI	\$	Property Taxes	\$ CDs
Other monthly income from pensions, annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$ Stocks / Bonds
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$ Other Cash on Hand
Rents Received	\$	Nel Rental Expenses	\$ Other Real Estate (estimated value)
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$ Other _____
Food Stamps/Welfare	\$	Car Payments	\$ Other _____
Other (investment income, royalties, interest, dividends etc.)	\$	Other _____	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc.)
Total (Gross Income)	\$	Total Debt/Expenses	\$
			Total Assets

INCOME MUST BE DOCUMENTED

¹Include combined income and expenses from the borrower and co-borrower (if any). If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

²You are not required to disclose Child Support, Alimony or Separation Maintenance Income, unless you choose to have it considered by your servicer.

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER <input type="checkbox"/> I do not wish to furnish this information	CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander White	Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) & ID Number	Name/Address of Interviewer's Employer
	Interviewer's Signature Date	
	Interviewer's Phone Number (include area code)	



ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program I certify under penalty of perjury:

- .. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
- 2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
- 3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
- 4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
- 5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
- 6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
- 7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
- 8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
- 9. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, or am currently entitled to the protections of any automatic stay in bankruptcy, I acknowledge that Servicer is providing the information about the Making Home Affordable program at my request and for informational purposes, and not as an attempt to impose personal liability for the debt evidenced by the Note.
- 10. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD certified housing counselor.
- 11. I understand that if Servicer offers me a trial period plan under the Making Home Affordable Program, and I either (i) fail to complete the trial plan for any reason, including, for example, failing to make trial plan payments in a timely manner; or (ii) fail to return the final modification documentation at the end of the trial period; I may permanently lose eligibility for a modification under the Making Home Affordable Program and any other modification program offered by Servicer.

Date: ____ / ____ / ____

APRIL L KENNEDY



General Instructions

Purpose of form. Use form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different RAIVS teams, send your request to the team based on the address of your most recent return.

Automated transcript request. You can call 1-800-829-1040 to order a transcript through the automated self-help system. Follow prompts for "questions about your tax account" to order a tax return transcript.

Chart for individual transcripts (Form 1040 series and Form W-2)

If you filed an individual return and lived in:

Mall or fax to the "Internal Revenue Service" at:

Florida, Georgia, RAIVS Team
North Carolina, South P.O. Box 47-241
Carolina Stop 91
Doraville, GA 30362

770-455-2335

Alabama, Kentucky, RAIVS Team
Louisiana, Mississippi, Stop 6716 AUSC
Tennessee, Texas, a Austin, TX 73301
foreign country, or
A.P.O. or F.P.O.
address

512-460-2272

Alaska, Arizona, RAIVS Team
California, Colorado, Stop 37106
Hawaii, Idaho, Illinois, Fresno, CA 93888
Indiana, Iowa, Kansas,
Michigan, Minnesota,
Montana, Nebraska,
Nevada, New Mexico,
North Dakota,
Oklahoma, Oregon,
South Dakota, Utah,
Washington, Wisconsin,
Wyoming

559-456-5876

Arkansas, Connecticut, RAIVS Team
Delaware, District of Stop 6705 P-6
Columbia, Maine, Kansas City, MO
Maryland, 64999
Massachusetts,
Missouri, New Hampshire, New Jersey, New York,
Ohio, Pennsylvania,
Rhode Island,
Vermont, Virginia,
West Virginia

816-292-6102

Chart for all other transcripts

If you lived in or Mail or Fax to the
your business "Internal Revenue
was in: Service" at:

Alabama, Alaska, RAIVS Team
Arizona, Arkansas, P.O. Box 9941
California, Colorado, Mail Stop 6734
Florida, Hawaii, Idaho, Ogden, UT 84409
Iowa, Kansas,
Louisiana, Minnesota,
Mississippi, Missouri,
Montana, Nebraska,
Nevada, New Mexico,
North Dakota,
Oklahoma, Oregon,
South Dakota,
Tennessee, Texas,
Utah, Washington,
Wyoming, a foreign
country, or A.P.O. or
F.P.O. address

801-620-6922

Connecticut, RAIVS Team
Delaware, District of P.O. Box 145500
Columbia, Georgia, Stop 2800 F
Illinois, Indiana, Cincinnati, OH 45260
Kentucky, Maine,
Maryland,
Massachusetts, RAI
Michigan, New
Hampshire, New
Jersey, New York,
North Carolina, Ohio,
Pennsylvania, Rhode
Island, South Carolina,
Vermont, Virginia,
West Virginia, 859-669-3592
Wisconsin

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

All others. See Internal Revenue Code section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, IR-6520, Washington, DC 20224. Do not send the form to this address. Instead, see Where to file on this page.



Form 4506-T

Request for Transcript of Tax Return

Loan Number 4276

(Rev. January 2010)
Internal Revenue Service

OMB No. 1545-1872

► Request may be rejected if the form is incomplete or illegible.

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. APRIL L KENNEDY	1b First social security number on tax return or employer identification number (see instructions) [REDACTED]
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code 101 KARIAN CT, OXFORD, ALABAMA 36203	
4 Previous address shown on the last return filed if different from line 3	

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Regular Mail: Chase Fulfillment Center, PO Box 469030, Glendale, CO 80246

Overnight Mail: Chase Fulfillment Center, 710 S Ash St, Ste 200, Glendale, CO 80246 Phone Number: (866) 550-5705

Caution: If the transcript is being mailed to a third party, ensure that you have filled in line 6 and line 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

- a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days
- b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days
- c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days
- 7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days
- 8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2007, filed in 2008, will not be available from the IRS until 2009. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2009

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Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, general or limited partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form on behalf of the taxpayer. Note: For transcripts being sent to a third party, this form must be received within 120 days of signature date.

Telephone number of taxpayer on line
1a or 2a
()

► Signature (see Instructions)

Date

Sign

Here ►

Title (if line 1a above is a corporation, partnership, estate, or trust)

► Spouse's Signature

Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Form 4506-T (Rev. 1-2010)

Cat. No. 37667N

Form 4506-T (Rev. 1-2010)

Page 1

GMD54040000





Fax Cover Sheet

Date: _____ / _____ / _____

Fax Number: 1-866-282-5682

To: Chase Fulfillment Center
710 S Ash St Ste 200
Mail Stop -Initial App- 09
Glendale, CO 80246-1989

From: MORTGAGOR NAME: APRIL L KENNEDY

PROPERTY ADDRESS: 101 KARIAN CT
OXFORD, ALABAMA 36203

LOAN NUMBER: [REDACTED] 4276

Re: Home Affordable Modification Program

Pages
(including fax cover sheet): _____

Faxing Instructions:

If you prefer to fax your documents instead of mailing them in the prepaid FedEx envelope provided, please do the following:

- Include this cover sheet as the first page in your fax package to ensure proper handling and receipt of your documents.
- To avoid duplicate documents which may slow the review process, DO NOT send copies of your documents in the FedEx envelope provided once you have sent your fax.
- Retain a copy of your fax confirmation sheet or other proof of the date and time you sent your fax.

This fax contains confidential information intended only for the use of the addressee(s) named above. If you are not the intended recipient of this fax, or the employee or agent responsible for delivering it to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this fax is strictly prohibited.



HELP FOR AMERICA'S HOMEOWNERS.**Dodd-Frank Certification**

The following information is requested by the federal government in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act (Pub. L. 111-203). You are required to furnish this information. The law provides that no person shall be eligible to begin receiving assistance from the Making Home Affordable Program, authorized under the Emergency Economic Stabilization Act of 2008 (12 U.S.C. 5201 *et seq.*), or any other mortgage assistance program authorized or funded by that Act, if such person, in connection with a mortgage or real estate transaction, has been convicted, within the last 10 years, of any one of the following: (A) felony larceny, theft, fraud or forgery, (B) money laundering or (C) tax evasion.

I/we certify under penalty of perjury that I/we have not been convicted within the last 10 years of any one of the following in connection with a mortgage or real estate transaction:

- (a) felony larceny, theft, fraud, or forgery,
- (b) money laundering or
- (c) tax evasion

I/we understand that the servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements by performing routine background checks, including automated searches of federal, state and county databases, to confirm that I/we have not been convicted of such crimes. I/we also understand that knowingly submitting false information may violate Federal law.

This Certificate is effective on the earlier of the date listed below or the date received by the servicer.

APRIL L KENNEDYDate: / / 

REQUIRED DOCUMENTATION

Borrower
Name(s): APRIL L KENNEDY

Property Address: 101 KARIAN CT, OXFORD, ALABAMA
36203

1. Required Documentation - depending on employment status

Wage Earner (receive a W-2 from your employer)	Self-Employed
<input type="checkbox"/> Two (2) pay stubs showing YTD earnings	<input type="checkbox"/> P & L Statement OR <input type="checkbox"/> Last three (3) months Business Bank Statements (must provide all pages)

2. Required Documentation - ALL

- Request for Modification and Affidavit (RMA)
- 4506T Request for Transcript of Tax Return
- Dodd Frank Certification
- If you are less than 2 payments past due, you must include the most recent statement(s) supporting assets listed on page 2 of the Request for Modification and Affidavit Form (must provide all pages of statements)

The following Documentation is required depending on source of additional income:

Social Security, Disability, Death Benefits, Pension, Public Assistance, or Unemployment

- Benefit statement or letter from provider that states the amount, frequency, and duration AND
- Evidence of receipt of payment, such as copies of the two most recent bank statements or deposit advices showing deposit amounts.

Rental Income

- Current IRS Schedule E (Supplemental Income and Loss) **OR** if not available,
- Current lease agreement, and either three (3) most recent bank statements or cancelled rent checks.

Alimony or Child Support (not required but may be voluntarily offered).

- Copy of divorce decree, court verification or separation agreement AND
- Evidence of receipt of such payments, such as copies of the two most recent bank statements or deposit advices showing deposit amounts

Is your loan currently escrowed for taxes or insurance? No Yes

If No, the following documentation is required:

- Current Insurance declaration page for all applicable coverage types (must show premium amount for homeowner's, flood, and wind)
- Most recent hazard and flood insurance policy so that we can ensure adequate hazard and flood insurance coverage of your property and complete your modification request.

If your modification includes an extension of the maturity date or capitalization of unpaid balances for your loan and the property is located in a Special Flood Hazard Area, as part of the modification process we are required by law to send you another flood notice confirming your property's flood status. As a result, if you receive this additional notice from us with your final modification package, all you need to do is to immediately sign the flood notice acknowledgment, as required, and return it to us. The modification will not be processed until the signed acknowledgment is returned

